

# Exhibit 22

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1 IN THE UNITED STATES DISTRICT COURT FOR THE  
2 NORTHERN DISTRICT OF CALIFORNIA  
3 PHILIP WONG, FREDERIC CHAUSSY, )  
4 and Leslie Marie Shearn, )  
5 individually, on behalf of the )  
6 general public, )  
7 Plaintiffs, )  
8 vs. ) No. 07-CV-2446  
9 HSBC MORTGAGE CORPORATION (USA); )  
10 HSBC Bank USA, N.A.; and DOES 1, )  
11 through 50, inclusive, )  
12 Defendants. )  
13 The 30(b)(6) deposition of HSBC  
14 MORTGAGE CORPORATION, SUSAN R. MARCZAK, called as  
15 a 30(b)(6) witness by the Plaintiffs, for  
16 examination, taken pursuant to notice, agreement  
17 and by the provisions of the Rules of Civil  
18 Procedure for the United States District Courts  
19 pertaining to the taking of depositions, taken  
20 before Patricia A. Armstrong, a Notary Public  
21 within and for the County of DuPage, State of  
22 Illinois, and a Certified Shorthand Reporter,  
23 No. 084-1766, of said state, at 200 North LaSalle  
24 Street, Chicago, Illinois, on the 30th day of  
25 August, 2007 at 10:00 a.m.

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1 PRESENT:

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3 NICHOLS KASTER & ANDERSON, LLP,

4 (One Embarcadero Center, Suite 720,

5 San Francisco, CA 94111,

6 415-277-7235), by:

7 MR. BRYAN J. SCHWARTZ,

8 appeared on behalf of the Plaintiffs;

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11 LITTLER MENDELSON,

12 (650 California Street, 20th Floor,

13 San Francisco, California 94108-2693,

14 415-433-1940), by:

15 MS. MICHELE R. BARRETT,

16 appeared on behalf of Defendants.

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19 ALSO PRESENT:

20 MR. JIM ROSS, Videographer.

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23 REPORTED BY: PATRICIA ARMSTRONG, CSR, RPR.

24 Certificate No. 84-1766.

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1 running of the branches and the processing of any  
2 information as far as checks, et cetera, he would  
3 be responsible for that.

4 He would be responsible for the bank's  
5 contingency plans, those types of operational  
6 things.

7 Q. What do you mean by "contingency plans"?

8 A. If we were to lose power in a building,  
9 what do we do. If there was a snow storm and the  
10 branches were closed, what happens, that type of  
11 contingency plan.

12 Q. That probably happens a lot more in  
13 Buffalo than in San Francisco?

14 A. Probably more than in San Francisco,  
15 yes.

16 Q. Does HSBC, while we are on the subject  
17 of this bank operations Mr. Kaiser in Buffalo,  
18 does HSBC Mortgage Corporation have a separate  
19 operations person who's responsible for processing  
20 checks and contingency plans for branches and  
21 things like that?

22 MS. BARRETT: Objection; goes beyond the scope  
23 of the deposition notice.

24 BY THE WITNESS:

25 A. They wouldn't process checks. They